

Information to identify the case:

Debtor 1	<u>Ildiko Pekar</u>	Social Security number or ITIN	xxx-xx-7731
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-16924-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ildiko Pekar

6/27/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ildiko Pekar
Debtor

Case No. 19-16924-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 27, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	Ildiko Pekar, 273 Leonia Avenue, Leonia, NJ 07605-1616
518164652	Fifty East Forty Company LLC, c/o Mark Krassner, Esq. Borah Goldstein, 377 Broadway, New York, NY 10013-3907
518164653	Hackensack University Medical Grou, PO Box 48339, Newark, NJ 07101-8539
518165178	Janos Pekar, 273 Leonia Ave, Leonia, NJ 07605-1616

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Jun 27 2024 21:47:31	Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631-3578
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518164647	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:16:12	American Express, PO Box 1270, Newark, NJ 07101-1270
518203355	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:04:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518164648	EDI: BANKAMER	Jun 28 2024 02:12:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
518245158	+ EDI: AIS.COM	Jun 28 2024 02:12:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518164649	EDI: CAPITALONE.COM	Jun 28 2024 02:12:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518164651	EDI: WFNNB.COM	Jun 28 2024 02:12:00	Comenity/Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728
518164650	EDI: JPMORGANCHASE	Jun 28 2024 02:12:00	Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298
518164654	Email/Text: camanagement@mtb.com	Jun 27 2024 21:59:00	M&T Bank, PO Box 844, Buffalo, NY 14240-0844
518285918	Email/Text: camanagement@mtb.com	Jun 27 2024 21:59:00	M&T Bank, c/o Schiller Knapp Lefkowitz Hertzell LLP, Post Office Box 840, Buffalo, New York 14240
518164655	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 21:56:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
518300969	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 21:56:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101

District/off: 0312-2

User: admin

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Date Rcvd: Jun 27, 2024

Form ID: 3180W

Total Noticed: 19

518281668 + EDI: AIS.COM

Jun 28 2024 02:12:00

Verizon, by American InfoSource as agent, 4515
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2024 at the address(es) listed below:

Name	Email Address
Jaclynn McDonnell	on behalf of Creditor Norgaard O'Boyle & Hannon jmcdonnell@genovaburns.com dmendez@genovaburns.com
Jaclynn McDonnell	on behalf of Attorney Norgaard O'Boyle jmcdonnell@genovaburns.com dmendez@genovaburns.com
Jaclynn McDonnell	on behalf of Debtor Ildiko Pekar jmcdonnell@genovaburns.com dmendez@genovaburns.com
Karl J. Norgaard	on behalf of Debtor Ildiko Pekar knorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com
Richard Gerbino	on behalf of Creditor M&T BANK rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor M&T BANK richard.tracy.iii@gmail.com tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor JPMorgan Chase Bank National Association ecf@powerskirm.com

TOTAL: 11